

MISSION

To empower our members economically and socially through innovative and integrated solutions.

VISION

To be a one-stop shop for our members' financial independence.

Motto

Inspire • Equip • Empower



Chairman's Message

Ladies and Gentlemen, am delighted to connect with you through the 20th edition of the Kentours Regulated (Non-WDT) Savings and Credit Co-operative Society Limited annual magazine, a platform where we share our achievements, challenges and future aspirations. As we reflect on our journey, I am proud of the progress we have made together in this Society. Our collective efforts, dedication and commitment continue to drive us toward excellence.

Last year, we celebrated the 40th anniversary and here are some of the achievements that are very important to mention.

Corporate Governance

This is a system of policies, processes and rules that direct and control a business behavior. Good corporate governance fosters a culture of integrity and leads to a positive-performing and sustainable business. Kentours Board of Directors is committed to ensuring that the Sacco's corporate governance policies incorporate the corporate strategy, risk management, accountability, transparency, and ethical business practices.

Competent Human Resource

Competencies are the knowledge, skills, abilities and behaviors that contribute to individual and organizational performance. The Sacco boasts of a competent and committed human resource.

Common Bond Expansion

The Sacco has since opened its doors to all Kenyans to join. You can apply for membership registration online by visiting the Sacco website at www.kentours.co.ke

Key Resolutions

During the 40th annual general meeting, the following resolutions were passed by the members:

1. Individual maximum loan borrowing amount was raised to Kshs. 15M.
2. Recovery of share capital from dividends, for members who fail to meet the minimum requirement within the allowed period of 25 months.
3. Minimum share capital for Board members and supervisory committee members was set at Kshs. 50,000.

Digital Transformation

This is one of the 5 key pillars that the Board has put in place in support of the Sacco's new vision and in line with the strategic plan. Integration of technology through automation leads to reduced work processes, operational costs and time. The Sacco must invest in technology to leverage disruptive and inclusive solutions to the members. In order to keep pace with the technology, the Board is at an advanced stage in upgrading the current system, Microsoft dynamics Navision 2017 to Microsoft dynamics Navision 365 business central which is more advanced.

Strategic Plan

This is a roadmap that outlines an organization's vision, goals, and the actions needed to achieve them over a specific period. It helps businesses to align their efforts towards long-term success.

Financial Wellness

We often focus on physical health, mental clarity or emotional stability when we think about our wellbeing. But there's another area that's also important, and that is financial wellness. No matter the size of your savings account, the relationship you have with money can affect every facet of your life.

Financial wellness is about understanding and managing your financial situation effectively and making informed decisions that align with your personal goals and values. When you know you're in control of your finances, you can find a sense of security and even peace.

What is financial wellness?

Financial wellness is a holistic term that encompasses your relationship with money and how it impacts your life. It's not just about how much you earn but how you manage and think about your finances. Achieving financial wellness means you're not constantly stressed about money. Instead, you have a clear understanding and a sound plan for managing it.

By understanding and striving for financial wellness, you make a commitment to your overall wellbeing that can bring a more balanced and fulfilling life.

Why is financial wellness important?

Financial wellness is important because financial stability can contribute to overall life satisfaction and security. Financial concerns don't need to control you.

1. Handling your day-to-day finances

Effectively managing your regular expenses, such as groceries, utilities, and rent or mortgage payments, is the foundation of financial wellness. When you can comfortably cover these expenses, it can reduce daily stress and anxiety. This aspect of financial wellness ensures your basic needs are met without financial strain, allowing you to enjoy a more stable life.

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The society has a five-year strategic plan which contains five key pillars namely, Financial, Membership, Digital Transformation, Excellent Service Delivery, and People & Leadership.

The Society's strategic plan will come to an end this year and the Board will engage the Sacco members as they plan for the next five years. We do request members to participate in this exercise.

Conclusion

On behalf of the Board, I take this opportunity to thank all the sponsors of the magazine, those who sent their articles and testimonials, and the editorial team for ensuring that the edition is out in good time.

As we move forward, I urge all members to continue saving consistently, making wise financial decisions and actively participating in Sacco activities. Your engagement and participation help to strengthen our foundation and ensure sustainability for future generations. As members, you are the backbone of our Sacco and your commitment to saving, borrowing responsibly and supporting each other is what drives our success.

Lastly, I wish to thank all stakeholders of Kentours Sacco and wish them a blessed year 2025.

May God bless you all.

Joseph M. Kagema
Chairman

“Look everywhere you can to cut a little bit from your expenses. It will all add up to a meaningful sum.

– Suze Orman

“The habit of saving does not mean you are earning a million; it fosters every virtue, teaches self-denial, cultivates the sense of order, trains to forethought, and so broadens the mind.

– Unknown

2. Planning for your financial future

Looking ahead and preparing for the future can include working toward financial goals like buying a house, saving for your children's education, or planning for retirement. When you have a plan for the future, you'll be more resilient when faced with unexpected financial challenges.

3. Enhancing your current financial flexibility

Financial wellness also means having the flexibility to make choices that enhance your life right now. This could be the ability to travel, pursue a hobby or passion or invest in personal development. Financial flexibility is about having the freedom to enjoy your life today, without sacrificing your future financial security.

4. Securing future financial independence

The ultimate goal of financial wellness is when you have enough resources to maintain your lifestyle in the future, especially post-retirement. Knowing you won't be financially dependent on others in the future can provide peace of mind.

Ten Ways to help you attain financial wellness

Achieving financial wellness is a unique journey for everyone, but there are several steps that can guide you.

1. Understand your budget

Track your income and expenses to identify where your money goes each month. This awareness is important for making informed financial decisions and avoiding overspending.

2. Have an “emergencies only” fund

Life can be full of surprises, and not all of them are pleasant. An emergency fund acts as a financial safety net for unexpected expenses like medical bills or car repairs. Aim to save enough to cover three to six months of living expenses.

3. Protect yourself and your belongings with insurance

Insurance can be a key tool in protecting yourself from significant

financial loss. Whether it's health, car, or home insurance, ensure you have coverage to save you from financial distress if unforeseen events occur.

4. Build savings and invest wisely

Regularly set aside money into a savings account to help you build a financial cushion. Investing your savings wisely can help your money grow over time, contributing to your long-term financial security.

5. Reduce debt

High levels of debt can be a major obstacle to your financial wellness. Pay off high-interest debts first and avoid taking on unnecessary new debts. Consider strategies like debt consolidation or refinancing for more manageable repayment terms.

6. Plan for retirement

It's never too early to start saving for retirement. Contribute to pension savings or a retirement account to ensure you have a stable financial future.

7. Explore your beliefs around money

Your attitude about money can significantly impact your financial behaviour. Reflect on how your upbringing and experiences have shaped your financial mindset and consider whether these beliefs are helping or hindering your financial wellness.

8. Seek support

Money matters can be complex. Financial planners, advisors, or online resources can provide valuable professional advice and guidance tailored to your specific financial situation.

9. Stay informed

Keeping up-to-date with financial news and trends can help you make better financial decisions. Educate yourself on topics like interest rates, market trends, and new financial tools and products.

10. Practice mindful spending

Be conscious of your spending habits. Ask yourself if each purchase aligns with your financial goals and values. Mindful spending can help you avoid making impulsive purchases.

ENJOY OUR SPECIAL PLOTS OFFERS!



NEW PROJECT COMING SOON!!

We are excited to bring to you exclusive offers on our current projects.

KANTAFU-NIMROD ROAD PLOTS

Only Four (4) plots are remaining for sale. Land is 4km from tarmac in a developed area.

1/8th of an acre (50*100) sold to:	
Shareholders	Kshs. 580, 000/=
Non-shareholders	Kshs. 690,000/=

Shareholders special Payment plan for Installment buyers is as below;

Period	Price (Kshs)	Initial Deposit	Installments
24 Months	600,000/=	180,000/=	17,500/=
24 Months	610,000/=	Nil	25,417/=

MAANZONI PLOTS

Only 2 plots remaining in this land located only 600m from Mombasa highway and 1 km before Machakos junction.

1/8th of an acre (50*100) sold to:	Cash Price (Kshs)	36 monthly instalments
Shareholders	1,650,000/=	1,750,000/=
Non-shareholders	2,350,000/=	None

Enjoy Kentours Sacco Non-WDT asset finance product to finance purchase of our plots.

Join us today: - pay Kshs. 2,000/= entrance fees, Kshs. 200/= by-law booklet and minimum share capital Kshs. 50,000/= (payable in 24 monthly instalments- Kshs. 2,084/= pm)

CONTACT US: Tel. No. +254 20 233 3169 / +254 793 324 907



kentourshousing



www.kentourshousing.com



housing@kentours.co.ke



CEO's Message

Greeting Members,

I am delighted to share the Sacco's highlights for the year 2024 and a bit of the year 2023 in which we suspended the publication of the 20th edition of our magazine for a 40th year anniversary feature in the Daily Nation.

Last year, 2024, the Sacco performance was quite remarkable with 17% growth on total assets to Kshs 1.4 billion noting that this had dropped by 22% post-Covid. We disbursed net Kshs. 615 million in loans, an increase of 48.3% compared to Kshs 415 million disbursed in 2023. This saw our loan book grow by 37% again having dropped by 44% earlier owing to members inability to borrow for a long period post-COVID due to its economic effects. Total

member deposits were at Kshs. 1.05 billion an increase of 11.4% from Kshs 809 million in 2023. Interest on deposits payout rate has improved to a double digit for the first time in a long period as shown under the financials segment in this magazine.

We have continuously reviewed the implementation of our strategic plan and therefore a lot of actions were taken in the year 2024. These included intensive marketing and member recruitment drive among others which has seen a membership growth of 11% from 2023 with 694 new members joining in the year 2024.

In the current digital age, we have no choice but to leverage on technology to enhance efficiency. This has offered members tools like the web portal and the Mjisort mobile app to manage their accounts, accessing Mjisort loan of up to Kshs 50,000, viewing loan status, repaying the loans and viewing mini statements. We have also embarked on upgrading our core banking system to keep abreast with the technology for better service delivery.

Member education remains a priority which has continually enabled us to achieve our objectives by having a well-informed membership and building capacity for staff, directors & committees ensuring that they execute their duties efficiently.

The Sacco is in compliance with the regulator's requirements on core capital ratios which are well above the stipulated minimums. This is a deliberate move on our part to ensure that Kentours can withstand

any unforeseen adverse eventualities and therefore remains a safe place to hold your savings. Our overall risk management policy was recognized and awarded "Best in Risk Management" among the Non-WDT, employer-based Saccos for the fourth consecutive year, at Ushirika Day award ceremony in 2024.

In the spirit of Corporate Social Responsibility (CSR), the Sacco has always participated in this activity as a way of giving back to the society and helping the less privileged. The donations have been extended both in cash and kind as seen on the education segment. Looking ahead to 2025, our focus is on developing a new strategic plan to set the course for greater success!

As I conclude, I take this opportunity to express my gratitude to all Sacco members for their loyalty and support that has contributed to our positive growth. We also applaud our employer companies for their enormous contribution, the Government through the State Department for Cooperatives and the regulator, SASRA for the overall support they have given the Co-operatives sector which is a booster in member confidence.

Lastly, our success is also attributed to the diligence, dedication, and sacrifice of Board of Directors, Supervisory Committee, the Management and Staff, who we greatly appreciate.

God bless Kentours.

Susan Chege
Chief Executive Officer



Seated (L - R): Winny Esendi, Susan Chege (CEO) and Doreen Wanyama.

Standing (L - R): Geoffrey Moenga, John Kariuki, Faith Mutunga, Kelvin Ng'ang'a, Moses Ndegwa, Ida Amwoma, Maurice Kiruja, George Waweru & Isaac Rintaugu.

BOARD MEMBERS



Seated (L-R) Lilian Muriithi, Joseph Kagema (Chairman) and Ursula Itui.

Standing (L-R) Bernard Kangangi, John Ng'ang'a, Edwin Omondi, Susan Chege (CEO), Philip Muchiri, Philip Makau and Justin Chuma.

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Three levels of financial wellbeing

1. Basic financial security:

This is where your essential needs are met without financial strain. It means having enough income to cover daily expenses like housing, food, and transportation. Achieving this level of financial wellness can provide a foundation of stability and peace of mind.

2. Financial safety:

The second level of financial wellbeing involves having safeguards in place for unexpected financial shocks. This includes having an emergency fund, insurance policies, and no high-interest debt. Reaching this level means you're likely prepared for life's uncertainties and can handle financial emergencies without derailing your long-term goals.

3. Financial freedom:

The highest level, financial freedom, is where you have enough wealth to live comfortably and make choices that aren't solely based on financial necessity. This might mean having the ability to retire early, travel, or engage in philanthropy. Achieving this level of financial wellbeing can offer enormous peace of mind and a sense of accomplishment.

How do you maintain financial wellness?

1. Regular budget reviews:

Periodically assess your budget to ensure it aligns with your current financial situation and goals.

2. Consistent saving habits:

Regularly set aside a portion of your

income into savings or investment accounts.

3. Stay informed and adapt:

Keep up to date with financial news and be ready to adjust your strategies in response to economic changes or personal life events.

4. Avoid unnecessary debt:

Be cautious about taking on new debts and prioritize paying off existing high-interest ones.

5. Continuous learning:

Learn about financial management, investment opportunities, and retirement planning to make informed decisions.

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The path to their future is an SMS away

SMS 'ELIMU' to 21778

we'll handle the rest

Secure your child's future with the Britam Boresha Elimu Plan. A simple and affordable education savings plan.



Designed payouts aligned to the CBC curriculum phases.



Enjoy tax relief if you take a policy of 10 years or more.



Payment holiday in the last 2 years of the cover.



Financial protection for your loved ones in the event of your demise.

Regulated by the Insurance Regulatory Authority

Terms and conditions apply

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Tel: 0705100100 | WhatsApp: 0705100100 | Email: customerservice@britam.com

My Britam Self Service Portal at
<https://customerconnect.britam.com>

My Britam App:
Available on



KENYA | UGANDA | TANZANIA | RWANDA | SOUTH SUDAN | MOZAMBIQUE | MALAWI

www.britam.com

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Did You Know?

1. That members of your declared nuclear family can now benefit from the Sacco insurance benevolence cover (funeral expense benefit)?
2. That your share capital earns dividends every year even if you have left or withdrawn your Sacco membership?
3. That you can now use your log book or land title deed to secure a loan?
4. That you can make payments to the Sacco through our pay bill number 194740? Your account number is your membership number?
5. That you can change your biodata details in the Sacco by filling out the Bio Data Form, available on download in our Sacco website: www.kentours.co.ke?
6. That your Spouse, children, close friends, business colleagues and relatives can join the Sacco?
7. That you can boost your deposits by requesting the Sacco to add an additional deposit of up to 100 % of your savings with a maximum of Kshs 200,000?
8. That you can now borrow up to a maximum of Kshs 50,000/- as Mjisor Mobile loan?

6. **Regular financial health checkups:**
Just like a regular health checkup, review your financial situation every now and then to ensure you're on track to meet your goals.

What is the difference between financial wellbeing and financial wellness?

Financial wellbeing typically refers to the emotional aspect of finance, like how your financial situation makes you feel. Financial wellness, while similar, is often used to describe both the emotional and the practical aspects of finance. It includes effective management of your finances such as budgeting, saving, investing, and planning for the future, and how these actions make you feel.

How do I start being financially stable?

1. **Create a realistic budget:**
Start by understanding your income and expenses. Track your spending and set a budget that allows you to live within your means.
2. **Prioritize savings:**
Set aside a small percentage of your income into a savings account, gradually increasing it over time.
3. **Educate yourself about personal finance:**
Learn about different aspects of personal finance, including budgeting, saving, investing, and debt management.
4. **Reduce and manage debt:**
Aim to pay off high-interest debts first and avoid accruing new debt. Consider strategies like debt consolidation for more manageable repayments.
5. **Build an emergency fund:**
Aim to have savings that can cover at least three to six months of living expenses.
6. **Set short and long-term financial goals:**
Having clear goals can motivate you to stay on track with your financial plan.
7. **Seek professional advice if needed:**
Consult a financial advisor for personalized advice tailored to your circumstances.

By Editorial Team

The Supervisory Committee



*Peterson Njoka, Joseph Karu
and James Kamau*

The Supervisory Committee of Kentours Sacco is elected by Sacco members at an Annual General Meeting and given a direct mandate to oversee the actions of the Management Committee. The committee ensures that members' interests are safeguarded by recommending preventative or corrective measures.

Our duty is to provide independent objective assurance, that the risk management, governance, and internal control processes are operating effectively and efficiently. These adds value and improve the SACCO's operations through a systematic and disciplined approach.

The scope of the Supervisory Committee mainly involves assessment of internal control systems put in place by the SACCO, ensuring that they are adequate in operation and that proper records

and books of accounts are maintained amongst other objectives.

Member education and training

The Supervisory Committee confirms that this is vital to the Sacco. Elaborate member education sessions both inside and outside Nairobi units were conducted in the year under review to enlighten members about the diverse products and services offered by the Sacco to ensure full patronage.

The Sacco also recognized the importance of continuous professional development and the need to stay abreast of evolving industry standards. In this regard the Sacco organized various trainings and seminars for Board, Supervisory and Staff members.

Membership

The Sacco membership base continues on a positive growth, and this means that we must make deliberate efforts to serve them much better.

The supervisory committee commends the Board, the Management and the Staff for the work done to ensure the growth is sustainable and members get services they require from time to time.

Economic Challenges in the year 2024

The economic environment has been a challenge with members feeling the effect of additional taxes and levies on

their pay slips. The Sacco's desire as per our vision "To be a one-stop shop for our members' financial independence" has indeed come in handy!

Corporate Social Responsibility (CSR)

This is of paramount importance to Kentours Sacco and every year we reach out to engage in a noble course that impacts on the lives of the less privileged in the society. The Sacco has continued to play a critical role, and its effect will last a lifetime especially to the people who have been touched by this noble initiative.

Loan Defaulting

The non-performing loans have proved to be a major challenge for many Saccos across board. However, in the year 2024, Kentours Sacco registered a decrease in the overall non-performing loans portfolio due to the efficient execution of the risk management policy.

Conclusion

In conclusion, the Supervisory Committee would like to commend the Board, Management and Staff in general for all the assistance offered to the committee. We also appreciate the effort made to comply with all government regulations.

Supervisory Committee

Bylaw Pullouts

8.3 Partial withdrawal Prohibited

Partial withdrawal of non-withdrawable deposits from the Sacco Society shall not be allowed under any circumstances.

11.2 Maximum Shareholding

No member of the Sacco shall hold more than one-fifth (1/5th) of the total shares of the SACCO Society at any one point.

11.3 Transfer of shares

With the approval of the Board of Directors, a member of the Sacco Society may at any time transfer shares held by a member to another member provided that such transfer shall be in writing and at nominal value.

6.16 Limitation of Member's Right

The SACCO Society may limit a member's right; -

- a) to be elected to a position of leadership in the SACCO Society in case of the member's failure to remit any regular savings and loan repayments for any period without valid reasons or leave of the SACCO Society; or
- b) of access to any or all of the financial services or products offered by the SACCO Society, if directed to do so by the Authority or pursuant to any written law.

“ If you want to make your dreams come true, the first thing you have to do is wake up.

- J.M. Power ”

“ Building wealth is a journey, not a race. As members of our SACCO, let's focus on consistency, collaboration, and discipline in our savings. Remember, small steps today lead to big gains tomorrow. Together, we can create a stronger financial future for all!

John Lowasa - Mara Simba Lodge ”

Kentours Loan Products and Services

Loan Type	Maximum Amount in Kshs.	Maximum Repayment Period in Months	Interest Rate Per Month	Loans to Deposits Factor
LONG TERM LOANS				
Normal Loan	15,000,000.00	48	1%	3
		72	1.1%	
Premium Loan	15,000,000.00	60	1.165%	4
Bank Loan Bailout	15,000,000.00	48	1%	3
		72	1.10%	
Housing Loan	1,000,000.00	48	1%	3
Asset Finance Loan (Immovable Asset)	10,000,000.00	84	1.21%	3
Asset Finance Loan (Movable Asset)	10,000,000.00	48	1.21%	3
SHORT TERM LOANS				
Home Appliance Loan	1,000,000.00	36	1%	3
Emergency Loan	1,000,000.00	24	1%	3.5
Instant Loan	500,000.00	36	1.125%	3.5
Karibu Loan	500,000.00	12	1.50%	3
Jipange Loan	Jipange Savings	12	1%	1
Junior Loan	Junior Savings	12	1%	1
CIC Coopcare Loan	50,000	8	1%	3.5
Insurance Financing Loan	300,000	12	1%	3.5
SCHOOL FEES LOANS				
Super School Fees Loan	750,000.00	24	1%	3.5
School Fees Loan	750,000.00	24	1%	3.5
ADVANCE LOANS				
Salary Advance	50,000.00	1	3%	Net Pay
		2	5%	Net Pay
Dividends Advance	Up to 50%	1	5%	
Mobile Money	50,000	1	7%	

Key Highlights

Insurance Financing Loan

This loan is used to finance premiums for motor vehicles, domestic packages, property/asset (general) or medical insurance covers. The loan will be issued based on the Insurance Debit Note subject to a maximum of Kshs. 300,000. The loan eligibility is pegged at 3.5 times a member's deposits. The maximum repayment period is 12 months at an interest rate of 1% per month on reducing balance.

Asset Finance Loan

This loan facility is used to finance the acquisition of tangible assets such as motor vehicles, equipment and Land/property.

- The maximum loan amount granted is Kshs. 10,000,000.
- Interest rate is 1.21% per month on reducing balance.
- This loan is subject to 3 times the deposits.
- The maximum repayment period is 48 and 84 months for Movable and Immovable Assets respectively.
- One-off administration fees of 2% of the loan issued will be charged.
- The loan can be secured by either or a combination of the subject asset, guarantors deposits and other acceptable collateral.
- For immovable assets, 80% of Mortgage Value will apply as security for the loan while 70% of the Forced Sale Value will apply for movable assets.
- Motor vehicles, equipment and

developments on land must be comprehensively insured throughout the term of the loan.

- The asset will be charged to the Sacco or co-owned by the Sacco and the member until the loan is fully repaid.
- Member will bear all the charges including valuation, insurance, tracking and legal fees.

M-Jisort Mobile Loan

This is a mobile money product available to active members who have no loan repayment arrears. The product is available through both the Kentours mobile Android Application and also through USSD Code *670#. Members are able to repay their loans through the Sacco's Paybill Number or through the App and USSD.

- To qualify one must have been an active member for at least 1 (one) month.
- The loan is subject to 80% of deposits and up to a maximum of Kshs. 50,000.
- Repayment period is 30 days. In case of default in repayment, interest is charged at 7% on the total outstanding balance every 30th day. The loan attracts a 10% penalty on the 90th day after which, one is disqualified from taking another loan until the total outstanding amount is paid.
- Interest rate is 7% per month.

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KENTOURS OFFICE LOCATION
Commodore Office Suites, 1st Floor,
Kindaruma Road, Kilimani, Nairobi County.

CONTACTS

Telephone: 0709 309 000, 0722 968 596,
0733 667 596.
E-Mail: info@kentours.co.ke
Website: www.kentours.co.ke

BANK DETAILS

Account Name : Kentours Regulated
Non-WDT Sacco Society Ltd
Account Number : 01120000563700
Bank : Co-operative Bank
Branch : Green House
Bank Code : 11153
Swift Code : KCOOKENA

M-PESA PAYBILL

Business No: 194740

Account No:
Sacco Membership Number

**Results at a Glance
for the year ended 31st December 2024**

	2024	2023	% Change
Membership			
Total Members	4,475	4,027	11%
Financial Performance			
	Ksh.	Ksh.	
Total Revenue	184,608,336	144,883,404	27%
Interest on Members' Deposits	100,867,428	75,943,353	33%
Net Surplus Before Tax	32,139,963	23,689,109	36%
Dividends on Share Capital	11,489,340	9,123,322	26%
Financial Investments	496,951,553	519,560,370	-4%
Net Loans and Advances to Members	804,135,771	585,947,965	37%
Total Assets	1,399,841,349	1,194,413,655	17%
Total Members Deposits	1,060,044,254	902,139,974	18%
Share Capital	74,124,773	67,580,160	10%
Reserves and Retained Earnings	100,554,123	87,495,398	15%
Compliance Ratios			
	Required Ratio	2024	2023
Capital Adequacy Ratio			
Core Capital to Total Assets	>8%	10.94%	11.56%
Core Capital to Total Deposits	>5%	14.44%	15.30%
Retained Earning & Reserves to Core Capital	>50%	66.21%	64.54%
Liquidity Ratio			
Liquid Assets to Short-term Liabilities	>10%	121.23%	164.88%
Return to Members			
Interest on Member Deposits to Total Revenue		54.64%	52.42%
Interest on Members' Deposits		10.50%	8.50%
Dividends on Share Capital		15.50%	13.50%

MEMBERSHIP REQUIREMENTS

Kentours Sacco has minimum requirements tailored to suit all members:-

a. Entrance/Registration Fee:

A non-refundable fee of Kshs. 1,000 for natural persons and payable upon approval of membership application.

b. Share Capital:

Minimum amount of Kshs. 9,000 payable upon membership registration in up to 25 monthly installments of Kshs. 360 for natural persons.

c. Bylaws Booklet:

Kshs. 200 to cover the cost of By-Laws booklet, payable upon membership registration.

d. Insurance Premium:

Determined on yearly basis and can be paid in monthly installments.

e. Monthly Savings (Deposits):

Minimum of Kshs. 1,500 for natural persons. The minimum monthly deposits contribution for natural persons is adjusted upwards once a member takes a loan with the Sacco as per the Deposits Contribution Schedule.

NB: New members' first contribution of Kshs 2,760 has been reviewed to Kshs 2,100. This contribution will be maintained until the minimum contribution requirements pertaining to the Bylaws, Share Capital and Insurance contribution are attained. Only then can a new member adjust the minimum contribution to Kshs 1,500 that is pegged to members without loans.

AGM RESOLUTIONS

1. Maximum borrowing power was retained at Kshs. 36 million.
2. Member maximum loan borrowing limit was increased to Kshs. 15 million.
3. Recovery of share capital arrears from dividends, for members who have not met minimum requirement within the allowed period of 25 months.



Kentours team attending a Corporate Social Responsibility (CSR) activity on 29th September 2024 at Tunyai Children Centre, Tharaka Nithi County.

Members Education Sessions



Tortilis Camp



Sasaab Lodge



Samburu Sopa Lodge



Rosslyn Homes Ltd



Oryx Ltd



Olarro Lodge



Nairobi Unit Reps Seminar



Naboisho Holdings



Mbweha Camp



Mara Ngenche



Mara Conservancy



Loldia House

Members Education Sessions



KEPSA



Individual Members



Elephant Pepper Camp



2023 AGM Celebration



Tipilikwani Camp



Eagle View Camp



Lavington Hotel



Kichwa Tembo Camp



40 Years celebration



Little Governors Camp



2023 AGM



MGM Muthu Hotels

Other Services

Jipange Savings:

Formerly referred to as Demand Savings, this is a product which allows members to save towards specific projects such as festivities, anniversaries, wedding celebrations, holidays, birthdays etc. The account earns interest of 6% p.a. after actively running for at least three (3) consecutive months. Interest would be paid on a minimum balance of Kshs. 10,000/-. A transaction fee of Kshs 100/- will be charged for every withdrawal. Withholding tax on the gross interest earned on Jipange Savings Account is 15%.

Junior Savings Account:

A member can open and operate a savings account for children under 18 years of age. The savings will earn an interest of 6% per annum after actively running for at least three (3) consecutive months. For the account to earn interest, the account balance should be more than Kshs. 10,000. A member can withdraw only once every six months. A joining fee of Kshs. 1,000 and a withdrawal fee of Kshs 100 will be charged. With-holding tax on the gross interest earned on Junior Savings Account is 15%.

Share Capital:

These are non-withdrawable savings whereby every member ought to purchase a minimum of 450 society shares at the value of Kshs 20/- each but not more than 20% of the total paid-up share capital of the Sacco (subject to review by management). Upon cessation of membership, a member may willingly transfer their shares to another member of the Society by filling out the share transfer form.

Benefits:

Share capital provides a strong capital base for the society and earns an interest that is 5% over and above the declared annual dividend rate on member deposits.

M-Pesa Pay Bill Service:

The Sacco accepts payments by M-Pesa. The Sacco M-Pesa transaction procedure is as follows: -
Select Pay Bill service in your M-Pesa

account and key in: -

- a) Business No. 194740
- b) Account No. - Your Sacco Membership No. (Kindly note your Membership Number is not the same as your Employer Payroll Number).

In case you do not remember your Membership Number, refer to your Member Personal Account Statement. You can also call the office for the information.

You shall receive a confirmation reference from M-Pesa showing the amount that has been sent to Kentours Sacco Ltd.

Official receipt for the payment will be automatically emailed to your email address. However, you must call the office or write an email quoting M-Pesa transaction reference to give instructions on how you would want the money allocated. Failure to do this, it will be upon the office's discretion to allocate the payment.

Insurance:

This is an insurance policy scheme through which members contribute premiums that offer security to members' savings against any financial loss that may be occasioned by the unforeseen event of death or permanent disability.

Benefits:

The scope of this insurance cover is as follows:

Death of Member

The insurer pays a member's own Sacco loan balance, less any repayment arrears, as at the time of death. The insurer will additionally contribute an amount equal to a member's deposit balance and a last expense benefit of Kshs. 100,000 all payable to the member's next of kin. The maximum amount insured for members aged above 75 years is Kshs. 5,000,000.

Permanent & Total Disability of a Member

Upon a member becoming permanently incapacitated because of injury or illness which cannot be cured or treated and thus is unable to follow his/her

occupation for more than 3 consecutive calendar months from the date of such injury or occupational illness, the insurer pays the member's own Sacco loans balance, less any repayment arrears and additionally contributes an amount equal to the member's deposit balance. The disability has to be total, continuous and permanent, and must be supported by a qualified Medical Practitioner's report. The maximum amount insured for members aged above 75 years is Kshs. 5,000,000.

First-Time Diagnosis of Critical Illnesses of a Member

The insurer pays 40% of a member's own Sacco loan balance up to a maximum of Kshs. 6,000,000, less any repayment arrears upon first positive diagnosis of Cancer, Stroke, Kidney Failure, Major Organ Transplant, Coronary Artery Surgery and/or Replacement of Heart Valve, Heart Attack, Paraplegia or Paralysis. Age Eligibility: 18 to 65 years.

Death of a Member's Declared Spouse or Child

The insurer pays Kshs. 100,000 as a funeral expense benefit in the event of the death of a member's declared spouse or child. A member is allowed to declare one (1) spouse and a maximum of four (4) children. The dependant's funeral expense benefit applies to only one (1) spouse. All declared children are covered but only one (1) claim is admissible in any given year. The age limits are 18 to 85 years for spouse and 1 day to 18 years for children. Children between ages 18 and 25 years are covered provided there is evidence of them being full-time students.

Free Cover Limit

The above member benefits are subject to a maximum of Ksh. 25,000,000. For amounts above Ksh. 25,000,000 to be covered, the member will be required to undergo medical tests.

Note:

Kindly inform Kentours Sacco Office of the demise of a member immediately.

“ Do not let making a living prevent you from making a life.

-John Wooden





Tausa Tsavo Ecolodge Ltd

Zebra Plains Collection Africa Marvel Tours Magic Peak Spur Offbeat Mara Camp

Samburu Simba Lodge Rosslyn House Ltd Alba Hotel KB Cottages Nairobi Ltd Mercure Hotel

Prudential Travels Sawa Sawa Africa Emayian Luxury Camp Play Xtreme Jinya Foods Ltd Skywide Tours & Travel Ltd

Masai Mara Sopa Lodges Governors Camp Zakale Expeditions Ltd Ibis Tours and Travel Ol tome Safaris Sekenani Camp

Lavington Hotel Bonfire Adventures & Events Four Points by Sheraton JKIA Hilton Garden Inn JKIA

Soaring Eagle Spur DoubleTree by Hilton Nairobi The Crowne Plaza JKIA Sunworld Safaris Four Points by Sheraton Hurlingham

Micato Safaris Chicken Exotica Safarilink Aviation Ltd Karen Blixen Camp Kentours Housing Co-op Society

Flamingo Hill Camp Movenpick Hotel & Residences Eagle PEAK Spur Mara Naboisho Holdings Ltd Olarro Lodge

East African Eagle Somak Travel Ltd The Safari Collection Mahali Mzuri Mara Leisure Camp Asilia Africa

Selective Safaris Naivasha Simba Lodge Atua Enkop Africa Sankara Hotel Angama Lodge Eka Hotel

MGM Muthu Hotels Base Camp Travels Private Safaris Tribe Hotel African Horizons

Peak East Africa Ltd Oryx Ltd Sense of Africa KEPSA Gamewatchers Safaris

Muthaiga Travels Elewana Collection Mara Conservancy Wildtrek Safaris

Kenya Association of Hotel Keepers Maniago Travel Kenya Postel Directories

Union Green Logistics Ltd Kentours Staff Individual Members

Mara Simba Lodge Let's Go Travel Sanctuary Retreats

Kichwa Tembo Camp Kobo Safaris &Beyond Head Office

Abercrombie & Kent- Nairobi

KENTOURS FAMILY

Education Committee Message

Dear Reader,

Welcome all to the 20th Edition of Kentours Annual Magazine.

Our commitment as Kentours Sacco has been to maximize the member's value and wealth through various avenues including education to membership. We strive to continuously improve the quality of our services to members by constantly re-engineering our products and services and reviewing our operational models. Our Mission remains empowering members economically and socially through innovative and integrated solutions.

Over the years, the Education Committee has tirelessly continued to reach out and disseminate information to all our members spread all over the country. Through the various education sessions conducted, member's financial awareness has been improved. The Sacco has also experienced tremendous growth in membership and revenue. In this edition, the education team wishes to highlight on the various developments during the year 2024.

Last year, we did not produce our usual Annual Magazine but instead ventured into featuring our Sacco through the Nation Media publication as part of celebrating our 40 years anniversary.

In addition, during this period, we managed to visit and market our Sacco to 3 potential units within Nairobi and 4 outside Nairobi. We remain optimistic that with keen follow-ups, these potential units will come on board. The operating environment continues to be very competitive from other Saccos, banks and mobile platforms. We endeavour to continue exploring all the possible ways to market and advertise our Sacco to create more awareness and remain competitive.

In our mission to offer education to Members, we managed to reach out to 6 units within Nairobi and 112 outside Nairobi.

We are also happy to inform you that we managed to conduct our first individual members education session in August 2024. We applaud all those who attended this session! We encourage all members to attend such forums whenever they are organized.

Bravo to our Unit representatives for facilitating the Sacco's activities within their employer units. We request members to make use of their Unit Representatives. From the member education sessions and the quarterly feedback reports from the Unit representatives, it was noted that guarantorship and defaulting remain the main challenge to majority of members. We request members to continue exploring all the possible avenues to curb the defaulting menace. Let's continue building the guarantor base by creating guarantor circles within ourselves. On the same note, we also realized that some members are accessing loans from banks and other financial institutions. We continue advising members that Kentours Sacco loans are very competitive and encourage members to keenly look into the many advantages of staying in Kentours Sacco.

During the past two years, we are happy to report an upward growth in our membership, quite a commendable increase from the COVID19 period. The Sacco membership has grown from 2,477 members (by 31st Dec 2022), to 3,133 (by 31st Dec 2023) and to 3,567 (by 31st Dec 2024). The Sacco Strategic Plan ending in the year 2025, targets having 5,300 members by 31st Dec 2025. Vigorous marketing strategies have been put in place, including extension of recruitment incentives, and the recent opening of the common bond, we hope that this target will be met. We request members to continue supporting the society by introducing family members and friends to join Kentours Sacco and grow together.

We also take this opportunity to acknowledge and applaud the below new babies who joined the Sacco by the end of the year 2024.

Welcome to Kentours Sacco and feel at home.

- Offbeat Mara Camp
- Sawasawa Africa
- Africa Marvel Tours
- Samburu Simba Lodge.
- 65 Individual members

The ease of Sacco online and mobile platforms has enabled members to access their statements at their convenience.

Next of Kin Forms and Family Records

- The Next of Kin form is a critical guide to claims made upon the demise of a principal member. The Sacco has noted with concerns that members do not regularly update their next of Kin records whenever there are changes. It is important that all Sacco members constantly check and review these details in case of any changes.

Dependants' Benevolence Cover – in addition to the member insurance benefits, a funeral expense insurance cover has been extended to member's spouse or child in the event of death. The insurance cover extends to only the spouse and children whose details have been provided through filling in the dependant's declaration form. We kindly request all members to ensure they have filled in this form.

CSR Activity – During the period, The Board, Supervisory & Staff visited Tunyai Children's home, Tharaka Nithi County where we donated food items & toiletries worth Ksh 52,000 and again Good Shepherd Home (Missionaries of the poor – Ruai Chokaa) where food items, toiletries including a cheque worth Kshs 40,000 were donated.

Bylaw Booklets – we hereby inform members that our bylaws have been revised to conform to The Cooperative Societies (Amendment) Act 2004, Sacco Societies Act 2008, Sacco Societies (Non-Deposit Taking Business) Regulations 2020 and The Co-operative Societies Rules. The updated version of the bylaws is now in place and hard copies have been distributed to the new members.

Our big appreciation goes to our dear members for trusting and remaining loyal to Kentours Sacco, we endeavour to continue being a one stop shop for all your financial needs.

Thanks to all those who contributed to the production of this Magazine, our 20th Edition Magazine sponsors namely Kentours Housing Cooperative Society Ltd, Britam Life Assurance Company(Kenya) Ltd, A&k Sanctuary and CIC Insurance Group Ltd.

The Editorial team, Bravo for coming up with such an amazing Magazine. You rock! Long Live Kentours!!!!

By Education Committee

CIC CoopCare is an affordable medical product **tailor-made** for registered Cooperative society members with a minimum membership of **4 principal members**.

Enjoy comprehensive medical insurance from as **low** as **Ksh 2,500** annually.

We Keep Our Word

CIC CoopCare

Affordable Health Insurance solution built for Cooperative Members

SMS "CoopCare" to 22471



CIC Group PLC



Simple Quiz

- After how long does a member qualify for a loan boosting facility?
 - 6 Months
 - 12 months
- How many employer units currently belong to Kentours Sacco?
 - Over 50
 - Less than 50
- What is the minimum Shares a member should have to be eligible for membership to the Board of Directors?
 - 450 Shares
 - 2,500 Shares
- What's the minimum amount a member should save in Jipange savings so as to earn interest?
 - Kshs 5,000/-
 - Kshs10,000/-
- What is the current Kentours Sacco minimum share capital?
 - Kshs 4,500
 - Kshs 9,000
- Currently, Kentours Sacco has a funeral expense insurance cover in the event of death of Sacco member's spouse or child. What's the cover amount per event?
 - Kshs 50,000
 - Kshs 100,000
- Which of the following statements is NOT correct?
 - Karibu loan is meant for members who have been in the Sacco for less than six months
 - Jipange savings does not attract withholding tax
 - You cannot access Sacco members portal unless you are registered.
 - Your share capital can be bought by another Sacco member
- Which of the following can be used to secure your Sacco loan?
 - All your relatives and friends agreeing to guarantee your loan.
 - All savings you have in the Sacco.
 - Any of your Insurance policy
 - Any Tittle Deed meeting Kentours loan policy requirement
- Which of the following statements is CORRECT?
 - One cannot be registered as an individual member of the Sacco unless he/she is a businessperson.
 - Inukapap is the Sacco's mobile loan product
 - You cannot access another member's account details on the members portal
 - Junior Savings account can be withdrawn anytime.

7. B
8. D
9. C
4. B
5. B
6. B
2. A
3. B
1. B

Answers

“If you're saving, you're succeeding.”

– Steve Burkholder



Grace Weds George

Members Testimonials



"Happy Kentours Members"



8 Reasons A Stroke Happens (That Most People Ignore)

A stroke usually happens unexpectedly, and can be a scary, life-threatening event. If the stroke doesn't cause death, it can cause many other issues that may take a long time to recover from, if recovery is even possible. These issues may include:

- Loss of muscle movement
- Complete paralysis
- Trouble swallowing or talking
- Memory loss
- Difficulty thinking clearly
- Trouble with reasoning and understanding
- Emotional issues
- Pain
- Numbness
- Tingling sensation in your arm
- Sensitive to temperature change
- Changes in behaviour
- Inability to care for yourself

Usually, a stroke is debilitating in some way. Fortunately, there are treatments available for strokes and the events that occur afterward, but they are not always successful. There are a number of reasons that strokes may happen and, many times, people ignore these reasons simply because they do not know of them.

A stroke is a severe medical issue, and getting ahead of the problem can make all the difference. There are two different types of strokes, and both can be just as harmful. One type occurs when something blocks the blood flow, known as an ischemic stroke, and the other occurs when there is bleeding in the brain, known as haemorrhagic stroke.

1. High blood pressure

Also known as hypertension, high blood pressure is the biggest reason that strokes happen. This is because high blood pressure damages arteries in the body. Damaged arteries make it easier for blockages to occur. There are treatment options for high blood pressure that your doctor can help you understand and decide on, which can lower your risk for strokes.

2. Tobacco

Smoking or chewing tobacco increase the chances of a stroke. It raises your blood pressure, causes buildups in

arteries, and thickens the blood. Those who smoke tobacco have their chances of strokes increased by 200-400%.

You don't have to be a smoker of tobacco to affect you in this way, either. Just being around smoke can even increase the risk of strokes by 20-30%, as well. Second hand smoke can lead to the same issues as actually using tobacco, so it is almost just as unsafe.

In addition to causing high blood pressure, buildups in arteries, and thickening of the blood, smoke can lower the functioning of the lungs. Lungs that aren't functioning as well as they should, also cause strokes. This issue should never be ignored, even if you think it will not happen to you.

3. Heart disease and diabetes

Any heart disease can be the reason for strokes. Some of the more common heart conditions that can lead to strokes are defective heart valves, atrial fibrillation, and an irregular heartbeat. An irregular heartbeat is actually one of the leading causes of strokes in the elderly.

Often times, people who have diabetes have a history of high blood pressure and being overweight. Both issues increase the likelihood of strokes, and diabetes only makes the likelihood even higher.

Another issue with diabetes is that it can damage blood vessels, which is yet another reason strokes might occur. Additionally, high blood sugar levels are common with diabetes and, if the levels are high during a stroke, can make the effects even worse.

4. Heavy drinking

Heavy alcohol drinking greatly increases the risk of strokes. This is because alcohol can increase your blood pressure, which causes strokes. Heavy alcohol consumption also increases the chances of diabetes, another risk factor for strokes.

Alcohol can also be an issue for anyone taking medication. Some medications have a negative reaction when paired with alcohol, and sometimes those reactions cause strokes.

5. Lack of exercise

Being overweight is a direct link to strokes, and weight can be controlled through regular exercise. Exercise also lowers blood pressure, which can lower your risk of strokes. Additionally, the health of your blood vessels will be improved through exercise, making them stronger and less susceptible to complete blockages.

Avoiding exercise is not only causing problems for your preventative care, but it also leads to being overweight, having high blood pressure, developing cardiovascular disease, diabetes, and many other issues that can be directly linked to strokes.

6. Medication

There are many medications on the market that can increase the chances of strokes. Blood-thinning medications, for instance, increase the likelihood. Hormone therapy and birth control pills also increase the chances.

It is best to read the side effects and warnings of every medication before you begin taking it. You will need to be able to weigh whether the benefits of the medication outweigh the risk of strokes if that is one of the possible side effects.

7. Age

Unfortunately, this is a reason for strokes that cannot be controlled. Just because it cannot be controlled does not mean that it should be ignored, however.

While anyone from any age group can have strokes, older people are much more likely to experience one. After the age of 55, the likelihood increases immensely and then doubles every decade.

Instead of ignoring these facts and hoping for the best, as you get older take extra care to prevent strokes by caring and controlling any other medical conditions. You could also cut certain things out of your lifestyle that is known to increase the chances of strokes.

8. High cholesterol

High cholesterol is caused by consuming too much saturated and trans fat. When high cholesterol is a problem, plaque builds up in the arteries. This can become such a big issue that the plaque completely blocks the blood flow, causing strokes. Eggs, meat, and dairy products have high amounts of cholesterol, so it is important

to limit those foods. Since those foods are commonly thought of as healthy options, it may be unexpected that they could be so detrimental to your health. It is important to focus on moderation when it comes to these foods.

Your body also produces a small amount of cholesterol, so you have to account for that, as well. Cholesterol is one of the biggest reasons behind strokes.

Stroke Symptoms

Many of the stroke symptoms are also symptoms of something else, so it may be hard to figure out what is really going on. It is important to not ignore these symptoms, however, there are a few stroke symptoms that are more specific to strokes than to anything else.

- Fatigue
- Unusual vision problems, but only in one eye
- One arm becoming weak or numb
- Slurred speech
- Dizziness
- Trouble thinking
- Severe headache or migraine
- Trouble walking
- Inability to put both arms in the air without one of them drooping back down
- Half of the face is drooping

The stroke symptoms that were just mentioned are ones that present themselves to both men and women. There are a certain set of symptoms that normally occur only in women, however, so it is important for women to keep an open eye on these.

- Loss of consciousness
- Fainting
- Being short of breath
- Being disoriented
- Having the hiccups
- Being more agitated than usual
- Pain
- Abrupt changes in behaviour

There are certain stroke symptoms that generally only occur for men, as well. These symptoms include:

- Slurred speech
- Fatigue
- Pain in the stomach
- Drooping face on one side
- Dizziness
- Cannot understand conversation

- Is unable to communicate
- Unusual anxiety
- Vision loss in one or both eyes

How to Prevent a Stroke

All of the things that could lead to strokes may make you feel like there is nothing you can do to prevent one. This is far from the truth, however. There are many precautions you can take to lessen your chances of strokes.

- Control high blood pressure
- Lower the amount of cholesterol in your diet
- Avoid tobacco, even second hand
- Manage diabetes
- Lose weight or maintain a healthy weight
- Eat healthy foods
- Exercise on a regular basis
- Consume alcohol in moderation or not at all
- Avoid recreational drugs
- Take medication to treat heart disease
- Eat dark chocolate every day

Final Thoughts on Reasons a Stroke Happens

Strokes are normally completely unexpected, but they can be completely debilitating. The longer it takes to get medical treatment, the more damaging strokes are to your body. There are risk factors and also prevention methods, so there are ways to get ahead of the problem.

You should never ignore the reasons that people typically have strokes, and you should also never ignore any symptoms, even if you aren't positively sure that's what the problem is. The quicker you receive medical attention, the better off you will be, so it is best to seek treatment instead of waiting to know for sure that it is what you are experiencing.

By Editorial Team

“ Our greatest glory is not in never failing, but in rising every time we fail. – Confucius ”

“ It's not whether you're right or wrong that's important, but how much money you make when you're right and how much you lose when you're wrong. — George Soros ”

Let's Go Sporty - Archery



Archery is a bow and arrow sport that uses a bow and arrow to shoot at a target. The target often consists of ten concentric circles, and points are awarded based on which circle the bow lands in. Archery can be an individual recreational activity or sport. It can also be a team sport.

Historically, archery was used for hunting and combat. The development of firearms rendered the bow and arrow obsolete in warfare. Traditional archery remains in use for sport, and for hunting in many areas. In Kenya, the bow and arrow has a long history as a traditional hunting weapon used by various indigenous tribes, with evidence of its use dating back to pre-colonial times; it was also sometimes employed in tribal warfare. Even in recent times, there have been documented cases of conflicts where bows and arrows were used.

Archery requires a certain sequence to be followed. First, the archer must find a proper stance, the body should be at or nearly perpendicular to the target and the shooting line, with the feet placed shoulder-width apart, then put the arrow in the bow in a step called "nocking the arrow", grip the string, draw the bow towards the face, aim, and then release the arrow. In tournaments and competitions, archers are generally given 20 seconds to shoot each target. Gameplay usually involves 72 targets. The 72 targets are not shot consecutively in a row, but rather they are shot in groups.

Archery returned to the Olympics in 1972. In the 1980s, the skills of traditional archery were revived by American enthusiasts, and combined with the new scientific understanding.

Using archery to take game animals is known as "bow hunting". In many countries, bow hunting for large and small game is legal. Bow hunters generally enjoy longer seasons than are allowed with other forms of hunting such as black powder, shotgun, or rifle.

The most popular form of competitive archery involves shooting arrows at a target for accuracy from a set distance or distances and is called target archery.

Para-archery is an adaptation of archery for athletes with a disability, governed by the

World Archery Federation (WA), and is one of the sports in the Summer Paralympic Games.

In Africa World, Archery Africa, formerly the Federation of African Archery is the continental governing body for the sport of archery on the African Continent and is recognized by a number of international bodies, including the World Archery Federation and the African Commonwealth Archery Committee.

Competitive Archery in Kenya does exist with archery organizations and clubs such as Kenya Archery Sports organization and Nairobi Archery club in the fore front offering the joys of archery to our community which has quickly become a popular weekend venue for both avid archers and beginners.

Compiled by
George Waweru

Humour Corner



1. I asked my brother-in-law, the father of four boys, 'If you had it to do all over again, would you still have kids?' 'Yes,' he said. 'Just not these four. —Sheila Lee
2. Following an argument, an angry Lady Astor told Winston Churchill, "Winston, if you were my husband, I'd put poison in your coffee. Churchill snapped, "If you were my wife, I'd drink it".
3. A person who sells eggs should not start a fight in the market.
4. A widow is the only woman who knows where her man is every night.
5. I'm sick of following my dreams, man. I'm just going to ask where they're going and hook up with 'em later. —Mitch Hedberg
6. I love being married. It's so great to find that one special person you want to annoy for the rest of your life. —Rita Rudner
7. You know you've reached middle age when you're cautioned to slow down by your doctor, instead of by the police.—Joan Rivers

8. They say money talks, but mine just waves "goodbye"
9. Just asked my wife what she's "burning up for dinner" and it turned out to be all of my personal belongings.
10. How do you tell if an accountant is an extrovert? If he looks at your shoes when he talks to you instead of his own.
11. My mother was so surprised when I told her I was born again. She said she didn't feel a thing!
12. The reason some politicians like to stand on their record is to keep voters from examining it.

Quotable Quotes

1. The greatest glory in living lies not in never falling, but in rising every time we fall - *Nelson Mandela*
2. If you can't explain it simply, you don't understand it well enough - *Albert Einstein*
3. The only thing that feels better than winning is winning when nobody thought you could. - *Hank Aaron*
4. If your actions inspire others to dream more, learn more, do more and become more, you are a leader. - *John Quincy Adams*
5. Unless you try to do something beyond what you have already mastered, you will never grow. - *Ralph Waldo Emerson*.
6. Be who you are and say what you feel, because those who mind don't matter, and those who matter don't mind. - *Bernard M. Baruch*
7. I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel. - *Maya Angelou*
8. We can't solve problems by using the same kind of thinking we used when we created them - *Albert Einstein*

Editorial Team



Philip Makau



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Corporate Social Responsibility



Kentours team attending a Corporate Social Responsibility (CSR) activity on 8th February 2025 at Good Shepherd Home (Missionaries of the Poor)



Kentours team attending a Corporate Social Responsibility (CSR) activity on 29th September 2024 at Tunyai Children Centre, Tharaka Nithi County.



A&K SANCTUARY



Reimagined Gorilla Forest Lodge

Nestled deep in Uganda's Bwindi Impenetrable Forest, Gorilla Forest Lodge is set to reopen with a stunning new look in May 2025. The 10 spacious suites have been thoughtfully redesigned to meld seamlessly with the surroundings. The revamped areas include an enhanced spa, a plush lounge, beautiful dining area and well-stocked bar affording spellbinding views over the verdant landscapes.



Explore Tamarare Camp

Tamarare Camp, located in the heart of Ol Pejeta Conservancy, offers an unforgettable safari experience with 10 luxurious tents and a family villa, each providing traditional elegance in the midst of this stunning landscape. Surrounded by rich wildlife, the camp blends comfort with adventure, offering the ideal base to explore this vast habitat.

reservations.kenya@sanctuaryretreats.com | www.abercrombiekent.com/sanctuary